



# Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Housing Benefits Plan, except for the cost of your dependent's insurance, which is paid by you through payroll deduction. Enrollment materials needed to elect coverage will be provided.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are an active employee of Housing Benefits Plan and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Eligibility Waiting Period</b>	You are eligible on the first day that follows 30 consecutive days as a member. Your dependents will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.

## Benefits

<b>Basic Life Coverage Amount</b>	<b>Each Housing Authority has the option to choose a Basic Life benefit amount in an increment of \$1,000 from \$1,000 to \$50,000.</b>
<b>Basic AD&amp;D Coverage Amount</b>	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
<b>Basic Dependents Life Coverage Amount</b>	The Basic Dependents Life coverage amount for your eligible spouse is \$2,000. Your spouse is the person to whom you are legally married. The Basic Dependents Life coverage amount for each of your eligible children is \$1,000. Child means your child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution).

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Air Bag Benefit
- Coma Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by Housing Benefits Plan. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and Housing Benefits Plan/Employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.

**This benefit summary is only for use by the Policyholder as a tool to present possible plan designs to potential employers joining the trust and may not be distributed to any employee who is employed by either the Policyholder or any Employer with the Policyholder.**

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[www.standard.com](http://www.standard.com)

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